AMENDMENTS TO THE CLAIMS

Please amend the claims as follows:

1-133.   (Canceled)

134.   (New) A bar code for use in an electronic monetary transaction, the bar code comprising a set of electronically readable data, the set including information about at least one party to the monetary transaction, the bar code further comprising an algorithmic signature identifying said bar code as corresponding to a particular type of monetary transaction and thereby permitting an electronic communication from an electronic scan of said bar code to be used to both direct a transfer of funds and to alert the at least one or another party to said transaction that the transaction has been made, wherein the bar code may be presented by a user to a third party for purposes of carrying out the transaction.

135.   (New) The bar code of Claim 134, wherein the monetary transaction is a bill payment transaction.

136.   (New) The bar code of Claim 134, wherein the monetary transaction is a remittance transaction.

137.   (New) The bar code of Claim 134, wherein the monetary transaction is a gift card transaction.

138.   (New) An invoice incorporating the bar code of Claim 134, the invoice being presentable in a form that may be scanned for purposes of effectuating the monetary transaction.

139.   (New) The bar code of Claim 134, further comprising a plurality of validation levels that permit effective recognition of said bar code and approval of the information scanned to permit the monetary transaction.

140.   (New) The bar code of Claim 134, wherein the information is assigned by a central registry authority.

141.   (New) The bar code of Claim 134, wherein the algorithmic signature further identifies said bar code as being proprietary to a specific bill payment system.

142.   (New) A method of permitting an electronic monetary transaction, the method comprising generating a bar code comprising a set of electronically readable data, the set including information about at least one party to the monetary transaction, the bar code further comprising an algorithmic signature identifying said bar code as corresponding to a particular

type of monetary transaction and thereby permitting an electronic communication from an electronic scan of said bar code to be used to both direct a transfer of funds and to alert the at least one or another party to said transaction that the transaction has been made, wherein the bar code may be presented by a user to a third party for purposes of carrying out the transaction.

143.　(New) The method of Claim 142, wherein the bar code further comprises a plurality of validation levels that permit effective recognition of said bar code and approval of the information scanned to permit the monetary transaction.

144.　(New) A method of effectuating an electronic monetary transaction, the method comprising scanning a unique bar code using a scanning apparatus coupled to a computer in communication with a monetary transfer network, wherein the bar code comprises a set of electronically readable data, the set including information about at least one party to the monetary transaction, the bar code further comprising an algorithmic signature identifying said bar code as corresponding to a particular type of monetary transaction and thereby permitting an electronic communication from an electronic scan of said bar code to be used to both direct a transfer of funds and to alert the at least one or another party to said transaction that the transaction has been made, wherein the bar code may be presented by a user to a third party for purposes of carrying out the transaction.

145.　(New) The method of Claim 144, wherein either the scanning apparatus or the computer has information stored thereon, and wherein the information comprises the identity of a third party to which said scanning apparatus corresponds and/or the location of said scanning apparatus.

146.　(New) A method of processing an electronic monetary transaction between a first and second party, the method comprising:

receiving from a third party monetary transaction information that the third party obtained from scanning a unique bar code presented by the first party to the transaction, wherein the bar code comprises a set of electronically readable data, the set including information about the second party to the monetary transaction, the bar code further comprising an algorithmic signature identifying said bar code as corresponding to a particular type of monetary transaction and thereby permitting an electronic

communication from the scanning of said bar code to both direct a transfer of funds and to alert the second party to said transaction that the transaction has been made, and

providing said received information to a computer-implemented monetary transaction network whereby such information may be used to direct both a transfer of funds and an identification of the first party to the second party.

147. (New) The method of Claim 146, wherein the monetary transaction is a bill payment transaction wherein the first party is a customer, the second party is a biller, and the monetary transaction information is payment information, the method further comprising:

directing a transfer of funds from an account corresponding to the third party via an intermediate aggregation account to an account of the biller identified by the biller identification in an amount identified by the payment information, and

transmitting said payment information to a computer of said biller.

148. (New) The method of Claim 147, further comprising inserting one or more data elements into a customer name field corresponding to the formal data format specification for a remitted payment record in an electronic funds transfer in said payment network, wherein said data elements comprise the place and/or date and time a payment is made.

149. (New) The method of Claim 147, wherein transmitting said payment information comprises identifying the date and time payment was made by the customer to the third party for the benefit of the biller.

150. (New) An electronic monetary transaction between a first party and second party, the transaction comprising:

scanning a bar code using a scanning apparatus coupled to a computer in communication with a monetary transfer network, the bar code comprising information about at least the first or second party; and

prompting the input of supplemental information not provided in the bar code.

151. (New) The method of Claim 150, wherein the bar code further comprises a plurality of validation levels that permit effective recognition of said bar code and approval of the information scanned to permit the monetary transaction.

152. (New) The method of Claim 150, wherein said identification of one party to the transaction is assigned by a central registry authority.

-4-

153. (New) The method of Claim 150, wherein the transaction is a bill payment transaction and payment is made to a cashier.